

AMENDED ABSTRACT

Please amend the Abstract as follows:

A method of exchanging payment information in an electronic transaction includes a first electronic transaction device transferring payment information to a second electronic transaction device, the second electronic transaction device transferring value information to the first electronic transaction device, and the second electronic transaction device transferring value information and payment information to a service consolidation center. A retailer electronic transaction device may transfer a virtual stored value card to a customer's electronic transaction device. The value information may comprises a virtual card. The virtual card may comprise an authorization code. The virtual card may also comprise an image of a card. The value information may comprise a quantity of minutes corresponding to a pre paid telephone account. The payment information may comprise cash payment information, including an identification of a person providing a cash payment.

R1
Cont.

A method of tracking retail sales of pre-paid telephone cards to cash subscribers ~~is also provided. This method comprises~~ includes entering value purchased information and subscriber information in a retailer electronic transaction device, the retailer electronic transaction device transferring the value purchased information and subscriber information to a mobile operator, and the mobile operator adding value corresponding to the value purchased information to an account corresponding to the subscriber information. ~~The step of entering value purchased information and subscriber information in a retailer electronic transaction device may further comprise electronically transferring the value purchased information and subscriber information~~

*A1
Conc*

~~from a MO Subscriber Handset to the retailer electronic transaction device. The step of entering value purchased information and subscriber information in a retailer electronic transaction device may further comprise manually entering the value purchased information and subscriber information into the retailer electronic transaction device.~~
